

# THE LENDER'S ADVANTAGE

**Syracuse District Office** 

Bernard J. Paprocki, District Director

## February 2011

#### **INSIDE THIS ISSUE**

Helpful Hints from the Standard 7(a) Processing Center - Pages 1, 2 & 3

Save The Date for the Small Business Excellence Awards Luncheons - Page 2

e2 Emerging Leaders Initiative - Page 2

County Lending Statistics - Page 4

7(a) and 504 District Approvals ranked by number of loans -Page 5

7(a) and 504 District Approvals ranked by dollar amount of total loans - Page 6

#### **CONTACT US**

### **Syracuse District Office**

224 Harrison Street Suite 506 Syracuse, NY 13202 315-471-9393 Phone 315-471-9288 Fax

#### Albany

1 Computer Drive South Albany, NY 12205 518-446-1118 Phone 518-446-1228 Fax

#### Elmira

333 E. Water Street Elmira, NY 14901 607-734-8130 Phone 607-733-4656 Fax

### **ONLINE**

http://www.sba.gov/ny/syracuse

All SBA programs and services are provided on a nondiscriminatory basis.

Comments regarding the newsletter are always welcome.
Contact Virginia Smith at virginia.smith@sba.gov or 315-471-9393 ext. 250

# Helpful Hints from the Standard 7(a) Processing Center

## 1. Application Submission for Standard 7(a) and S/RLA:

<u>Use "Send this File"</u>. This is the most preferred method because it is easy to use, does not have file size limitations, and can be accessed by several SBA personnel.

To send it this way: Go to <a href="http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html">http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html</a> and click "Submit 7(a) Loan Documents Here", enter the required information and attach the files.

E-mail it to the standard 7a program in box. This option is for loan file total size that does not approach 9 MB in size. If the file size nears or exceeds 9 MB though, the e-mail will not go through and neither the sender nor SBA will know that it did not go through.

The e-mail address is: 7aLoanProgram@sba.gov.

Mail it via Fed-X or regular US Mail. The mailing address is posted on the website.

Fax it to the fax server. (916) 735-1975 (Citrus Heights) or (606) 435-2400 (Hazard)

## 2. Putting Together the Application Package

Remember to include Lender contact person(s) name(s,) institution name, address, phone number, fax numbers and email addresses (if available) on all correspondence. Please also

include the loan application control number once the application has been issued one. If there is a **loan packager** that should be contacted, please make sure their information is included and prominently displayed in the submission package.

Ensure all sections of the SBA application forms and additional information are **complete** before submitting the loan package. Incomplete applications increase processing time, generate multiple screen out letters and in general cause delays for both the lender and borrower.

SBA expects Lenders to maintain a complete file, including original copies of all required SBA forms. The Center now maintains all application packages in an electronic file format. Do not send original signature copies. Do not staple documents (it increases the initial processing time.) The application package is scanned into an electronic format and the paper documents are shredded. Make sure all copies are clear and easy to read, since a scanned document is more difficult to read. The Center does not need binders, dividers, tabs etc. Lenders should scan or place the required documents in the order of the checklist and send it in. After the loan has been approved, and a loan number issued, the Commercial Loan Servicing Centers have access to these files.

Please first complete the 7(a) Eligibility Questionnaire, which can be found on the Center's website. If Lender believe that the applicant may be ineligible, please contact the Syracuse District Office or Center's Call

Continued on page 2

The Syracuse and Albany Small Business Excellence Luncheons are scheduled for May 2011. Please mark your calendars.

Syracuse - Monday, May 2 Albany - Monday, May 9

## Save The Date

Small Business Excellence Award nomination submissions are due February 25. Please visit the website at <a href="http://www.nywbc.org/form/luncheon.html">http://www.nywbc.org/form/luncheon.html</a> for table reservations and small business selections forms.

Please contact Cathy Pokines with questions at <a href="mailto:cathy.pokines@sba.gov">cathy.pokines@sba.gov</a> or 315-471-9393 ext. 241 with questions.

## e200 Emerging Leaders Initiative

Syracuse, NY has recently been selected as a new e200 Emerging Leaders executive-level training Initiative site. Since it's inception in 2008, the e200 Emerging Leaders initiative has helped more than 600 promising small businesses owners across the country grow their businesses.

The goal of the e 200 Emerging Leaders Initiative is to identify 200 inner-city businesses across the country that show a high potential for growth—and to provide them the network, resources and motivation required to build a sustainable business of size and scale.

SBA is increasing outreach to areas historically challenged by high levels of unemployment and poverty. Bolstering entrepreneurial success in these areas will generate new jobs, attract investment, and provide a more sustainable economic base in distressed areas.

The e200 Emerging Leaders Initiative enables the participating small businesses to engage in an intensive curriculum focused on developing a winning, expansion strategy for their business, including options for capital access and contracting. Participants also will have the

opportunity to work with experienced mentors, attend workshops and develop connections with their peers, city leaders, and financial community. The Initiative will run executive training series in a number of urban areas and Native American communities during the 2011 cycle.

Lenders are encouraged to contact the Syracuse District Office if they have a business that might benefit from participation in the e200 Emerging Leaders Initiative. Qualifications for participation include:

- Have been established for at least three years
- Business annual revenue must be between \$400,000 and \$10 million per year
- Have employees (i.e. at least one employee besides the CEO participant)
- Be represented by the key decision maker of the qualified business
- Be located within the City of Syracuse or HUB-Zone census tracts
- Have the ability to commit 100 hours to the program between April—November, 2011

# Helpful Hints from the Standard 7(a) Processing Center (cont.)

Center for guidance before requesting the applicant to complete the Form 4 Application.

The Center suggests submitting the following forms to the appropriate Agencies as early in the application process as possible to avoid any unnecessary delays in the application process: IRS Form 4506-T, Form 912 Statement of Personal History, and Form G-845.

Use the 7(a) Guaranty Application Submission Checklist as a guide when preparing the required documents. Submit a copy of this form with the loan application package.

#### 2. How to use SendThisFile

If a lender tries to use the link below and access is blocked, it is most likely caused by the lender's internal computer security. Please let your IT department know it is a secure site, used by all the SBA centers, and all information is transmitted using 128 bit encryption. It will be up to the lender's IT to approve or block the website. If the IT still blocks the website, lenders can still email it to the standard 7a program inbox. This

option works fine as long as the total file size does not approach 9 MB in size. If the file size nears or exceeds 9 MB, the e-mail will not go through and neither the sender nor SBA will know that it did not go through. The e-mail address is: 7aLoanProgram@sba.gov

Please use the link below to go to the website... <a href="http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html">http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html</a>

Once there, under the blue sky building, under Resources, click on the <u>Submit 7(a) Loan Document Here</u>. This link will redirect lenders to the file transfer system. Insert the following information in each box:

<u>From:</u> lender email address Subject (optional): include the name of the business, control # or SBA loan #

Message: lender staff name, lender name, phone#, fax#, name of the business, control #, if already funded the SBA loan # and any other information wants the Center to know right away (needs legal review, etc.)

Continued on page 3

Syracuse District Office page 2

# Helpful Hints from the Standard 7(a) Processing Center (cont.)

File 1-5: Click on the Browse button next to the file # and it will open up your computer. Find the file you want, highlight the file, click open and it will put it in the File1-5 you have chosen. You can send up to 5 files at a time or put it into one big .zip file and attach it to File 1. (If you need to send more than 5 files for the same loan application, copy the message box before you send the first batch, you can then copy your message into the next blank message and save yourself some duplicate typing. If you are sending more than 1 email please number them 1 of 2, 2 or 2 etc.

Lenders can send <u>any size</u> file or zip file. If your scanner sends you the attachment in an e-mail, please remember to send only attachments <u>not</u> emails with attachments or the Center will receive only a .txt file and not the intended attachments.

Once all the files are attached, select the <u>SendThisFile</u> button. The grey squares will change to yellow and then to red. When the upload is complete, the cancel button will change to continue. At this point a lender can either continue and send more files using the same method as above, or if done close the webpage.

The Lender should receive an email from <u>SendThisFile</u> telling you that the upload was successful and then receive an email for each file as it is downloaded to our office.

Within 24 to 48 hours the lender should receive a confirmation fax from our office giving you a control number and verifying our receipt of the documents. If the lender does not receive the emails, or a confirmation fax, please call 916-735-1996 to check the file status.

## 3. Here is the information on how to use the SBA Recovery Queue.

Click on this link to reach the SBA Jobs Act Loan Queue <a href="http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs/sba-loan-queue/7a-loan-queue">http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs/sba-loan-queue/7a-loan-queue</a>.

On the website click the last bullet point titled: Your Position in 7(a) Loan Queue. Scroll down toward the bottom of the screen. Once there

enter the business EIN (best choice) or the primary applicants SSN, enter the correct information and then click the: Get Loan Application Number. The screen will then change and fill in the Loan Application Number box (if the loan has been submitted to E-Tran and is now approved pending funds).

Once the application number is in the box, click on: Get Position In Queue. The screen will then indicate... Loan Application Number: XXXXXXXXX for \$x,xxx,xxx is in Position: XXX of the 7A JOBS ACT queue. There are XXX requests for \$XXX,XXX,XXX ahead in the queue.

Note: Applicants with multiple pending loans, that have the same EIN number, will not both be found by using the SBA Recovery Queue. The queue search will only pull up one loan. Lenders can contact the Center to determine the application numbers on multiple loans.

REMEMBER...this is for approved loans pending funds **not** loan applications waiting to be reviewed by the Processing Centers.

### 5. New Alien Verification process.

SBA has created a fast new electronic process to verify the alien status of 7(a) and 504 loan applicants. Under the new process, 7(a) lenders and Certified Development Companies (CDCs) will submit verification requests to SBA, and SBA will access the USCIS system and then notify the 7(a) lender or CDC of the response.

All registration requests should be sent to the Sacramento Loan Processing Center (SLPC) at <u>Sacramento504Register@sba.gov</u>. SLPC will respond to such requests by providing instructions on how to complete registration and to use the electronic verification process.

Ms. Karin Mahnke of the Sacramento Loan Processing Center is available to answer any questions about the new electronic verification process. Her telephone number is 916-735-1196 and her email address is <a href="mailto:karin.mahnke@sba.gov">karin.mahnke@sba.gov</a>.

Syracuse District Office page 3

## Syracuse SBA District - YTD FY 11 by County 10/1/10 - 01/31/11

|                | 504 App | rovals      | 7А Арр | rovals       | Total 504 & 7 | A Approvals  |
|----------------|---------|-------------|--------|--------------|---------------|--------------|
| ALBANY         | 1       | \$504,000   | 22     | \$3,001,500  | 23            | \$3,505,500  |
| BROOME         | 2       | \$710,000   | 28     | \$5,525,900  | 30            | \$6,235,900  |
| CAYUGA         |         |             | 7      | \$873,500    | 7             | \$873,500    |
| CHEMUNG        |         |             | 13     | \$3,175,300  | 13            | \$3,175,300  |
| CHENANGO       |         |             | 6      | \$831,800    | 6             | \$831,800    |
| CLINTON        |         |             | 5      | \$1,760,000  | 5             | \$1,760,000  |
| COLUMBIA       | 2       | \$429,000   |        |              | 2             | \$429,000    |
| CORTLAND       | 1       | \$275,000   | 3      | \$317,000    | 4             | \$592,000    |
| DELAWARE       |         |             | 1      | \$50,000     | 1             | \$50,000     |
| ESSEX          |         |             | 3      | \$2,302,000  | 3             | \$2,302,000  |
| FRANKLIN       |         |             | 4      | \$314,000    | 4             | \$314,000    |
| FULTON         | 1       | \$190,000   | 1      | \$50,000     | 2             | \$240,000    |
| GREENE         | 1       | \$219,000   |        |              | 1             | \$219,000    |
| HAMILTON       |         |             | 1      | \$150,000    | 1             | \$150,000    |
| HERKIMER       |         |             | 6      | \$455,000    | 6             | \$455,000    |
| JEFFERSON      |         |             | 4      | \$270,000    | 4             | \$270,000    |
| LEWIS          | 1       | \$273,000   | 1      | \$66,000     | 2             | \$339,000    |
| MADISON        |         |             | 4      | \$1,315,000  | 4             | \$1,315,000  |
| MONTGOMERY     |         |             | 1      | \$39,000     | 1             | \$39,000     |
| ONEIDA         | 1       | \$186,000   | 20     | \$2,625,800  | 21            | \$2,811,800  |
| ONONDAGA       | 3       | \$1,279,000 | 41     | \$8,457,000  | 44            | \$9,736,000  |
| OSWEGO         | 1       | \$264,000   | 12     | \$3,761,100  | 13            | \$4,025,100  |
| OTSEGO         |         |             | 5      | \$1,483,800  | 5             | \$1,483,800  |
| RENSSELAER     | 1       | \$170,000   | 6      | \$730,000    | 7             | \$900,000    |
| SAINT LAWRENCE | 1       | \$657,000   |        |              | 1             | \$657,000    |
| SARATOGA       | 5       | \$1,122,000 | 25     | \$5,127,100  | 30            | \$6,249,100  |
| SCHENECTADY    | 1       | \$451,000   | 5      | \$1,096,800  | 6             | \$1,547,800  |
| SCHOHARIE      | 1       | \$642,000   | 2      | \$304,000    | 3             | \$946,000    |
| SCHUYLER       |         |             | 6      | \$1,377,000  | 6             | \$1,377,000  |
| STEUBEN        |         |             | 21     | \$5,700,500  | 21            | \$5,700,500  |
| TIOGA          |         |             | 2      | \$190,000    | 2             | \$190,000    |
| TOMPKINS       | 1       | \$371,000   | 10     | \$1,159,000  | 11            | \$1,530,000  |
| WARREN         | 2       | \$824,000   | 10     | \$793,000    | 12            | \$1,617,000  |
| WASHINGTON     | 1       | \$340,000   |        |              | 1             | \$340,000    |
| Grand Total    | 27      | \$8,906,000 | 275    | \$53,301,100 | 302           | \$62,207,100 |

**Syracuse District Office** 

## Syracuse SBA District Loan Approvals - YTD FY 11 (10/1/10 - 01/31/11) by number of loans

| NBT Bank         25         \$2,947,200         Steuben Trust Compion           Five Star Bank         20         \$6,621,300         7           New York Bus. Devel. Corp.         19         \$5,353,800         7           The Adirondack Trust Company         15         \$1,451,500         Empire State Cer           Adirondack Bank         10         \$844,000         Greater Syracuse           USNY Bank         7         \$2,126,000         Operation Osweg           Alliance Bank, N.A.         7         \$874,300         7           First Niagara Bank         7         \$808,000         7           Chemung Canal Trust Co.         7         \$395,000         7           The Oneida Savings Bank         5         \$980,000         NBT Bank           Tioga State Bank         5         \$725,000         NBT Bank           Community Bank         4         \$2,455,000         First Niagara Bank           Community Bank         4         \$464,500         JPMorgan Chase           JPMorgan Chase Bank         4         \$399,800         National Union Bank           Solvay Bank         3         \$50,000         M&T Bank           Saratoga National Bank         3         \$311,500         Community Bank <th>SBA 7(a) Loan Approvals</th> <th></th> <th></th> <th><u>SBA 7(a)</u></th> <th>Loan Approvals</th>  | SBA 7(a) Loan Approvals         |    |              | <u>SBA 7(a)</u>                | Loan Approvals    |
|---|---------------------------------|----|--------------|--------------------------------|-------------------|
| Five Star Bank         20         \$6,621,300         Total           New York Bus. Devel. Corp.         19         \$5,353,800           The Adirondack Trust Company         15         \$1,451,500         Empire State Cert. Do           KeyBank         14         \$962,500         Empire State Cert. Do           Adirondack Bank         10         \$844,000         Greater Syracuse Bus           USNY Bank         7         \$2,126,000         Operation Oswego C           Alliance Bank, N.A.         7         \$874,300         Total           First Niagara Bank         7         \$898,000         Total           Chemung Canal Trust Co.         7         \$395,000         Total 7(a)8           Corning FCU         6         \$619,500         Total 7(a)8           The Oneida Savings Bank         5         \$980,000         NBT Bank           Tioga State Bank         4         \$2,455,000         First Niagara Bank           Community Bank         4         \$464,500         JPMorgan Chase Bank           Solvay Bank         3         \$500,000         M&T Bank           Solvay Bank         3         \$500,000         M&T Bank           Solvay Bank         3         \$351,500         Community Bank   |                                 | 77 | \$14,803,000 | The Elmira Savings B           |                   |
| New York Bus. Devel. Corp.         19         \$5,353,800           The Adirondack Trust Company         15         \$1,451,500         Empire State Cert. Dev Dev Devation Oswego Cores (Corning FCU)           Adirondack Bank         10         \$844,000         Greater Syracuse Bus.           USNY Bank         7         \$2,126,000         Operation Oswego Cores (Corning FCU)           Alliance Bank, N.A.         7         \$874,300         Total 7(a)& Corning FCU           The Oneida Savings Bank         5         \$980,000         Total 7(a)& Corning FCU           The Oneida Savings Bank         5         \$980,000         NBT Bank           Tioga State Bank         5         \$725,000         NBT Bank           Community Bank         4         \$2,455,000         First Niagara Bank           Community Bank         4         \$2464,500         JPMorgan Chase Bank           Solvay Bank         3         \$500,000         M&T Bank           Saratoga National Bank         3         \$350,000         Mortinal Union Bank, Is           Saratoga National Bank         3         \$329,000         Pioneer Savings Bank           Ballston Spa National Bank         3         \$250,000         New York Bus. Devel. Governments           Citizens Bank         3         \$250,000 </td <td>NBT Bank</td> <td>25</td> <td>\$2,947,200</td> <td>Steuben Trust Co.</td> <td></td>  | NBT Bank                        | 25 | \$2,947,200  | Steuben Trust Co.              |                   |
| The Adirondack Trust Company         15         \$1,451,500         504 Loan App           KeyBank         14         \$962,500         Empire State Cert. Dev. I           Adirondack Bank         10         \$844,000         Greater Syracuse Bus. D.           USNY Bank         7         \$2,126,000         Operation Oswego Cour           Alliance Bank, N.A.         7         \$874,300         Total 50           First Niagara Bank         7         \$808,000         Total 7(a)& 50           Corning FCU         6         \$619,500         Total 7(a)& 50           The Oneida Savings Bank         5         \$980,000         NBT Bank           Tioga State Bank         5         \$725,000         NBT Bank           Community Bank         4         \$2,455,000         First Niagara Bank           Community Bank         4         \$3464,500         JPMorgan Chase Bank           JPMorgan Chase Bank         4         \$399,800         National Union Bank, Kin           Solvay Bank         3         \$500,000         M&T Bank           Saratoga National Bank         3         \$351,000         Solvay Bank           Pathfinder Bank         3         \$250,000         Pioneer Savings Bank           Ballston Spa National Bank   | Five Star Bank                  | 20 | \$6,621,300  | Total 7(d                      | a) Loan Approvals |
| KeyBank14\$962,500Empire State Cert. Dev. Co.Adirondack Bank10\$844,000Greater Syracuse Bus. Dev. Co.USNY Bank7\$2,126,000Operation Oswego County.Alliance Bank, N.A.7\$874,300Total 504First Niagara Bank7\$808,000Total 7(a)& 504Chemung Canal Trust Co.7\$395,000Total 7(a)& 504Corning FCU6\$619,500\$619,500The Oneida Savings Bank5\$980,000NBT BankHSBC Bank5\$725,000NBT BankTioga State Bank4\$2,455,000First Niagara BankCommunity Bank4\$464,500JPMorgan Chase BankJPMorgan Chase Bank4\$399,800National Union Bank, KindSolvay Bank3\$500,000M&T BankSaratoga National Bank3\$350,000Solvay BankSerkshire Bank3\$311,500Community BankPathfinder Bank3\$290,000Pioneer Savings BankBallston Spa National Bank3\$253,200Tompkins Trust Co.Citizens Bank3\$253,200New York Bus. Devel. Corp.Citizens Bank2\$632,000New York Bus. Devel. Corp.Citizens Bank2\$632,000Alliance BankSuperior Financial Group, LLC2\$22,500SEFCUUnited Western Bank1\$2,285,000The Bank of Greene CountSmall Business Capital, LLC1\$2,152,000First National Bank of Scot   | New York Bus. Devel. Corp.      | 19 | \$5,353,800  |                                |                   |
| Adirondack Bank USNY Bank 7 \$2,126,000 Operation Oswego County Alliance Bank, N.A. First Niagara Bank 7 \$808,000 Chemung Canal Trust Co. 7 \$395,000 The Oneida Savings Bank 5 \$980,000 The Oneida Savings Bank 5 \$980,000 The Oneida Savings Bank 6 \$5 \$725,000 The Oneida Savings Bank 7 \$2,455,000 The Oneida Savings Bank 8 \$2,455,000 The Satate Bank Community Bank 10 \$399,000 The Oneida Savings Bank 11 \$30,000 The Oneida Savings Bank 12 \$2,455,000 The Oneida Savings Bank 13 \$20,000 The Oneida Savings Bank 14 \$2,455,000 The Savings Bank 15 \$980,000 The Savings Bank 16 \$2,455,000 The Savings Bank 17 \$399,000 The Savings Bank Solvay Bank Solvay Bank Solvay Bank Solvay Bank Saratoga National Bank Saratoga National Bank Saratoga National Bank Savings Bank Savi | The Adirondack Trust Company    | 15 | \$1,451,500  | 504 Loan Approv                | <u>rals</u>       |
| USNY Bank Alliance Bank, N.A. 7 \$874,300 First Niagara Bank Chemung Canal Trust Co. 7 \$395,000 Total 7(a)& 504 Lot Total 8 Lot Total 8 Lot Total 8 Lot Total 8 Lot Total 7(a)& 504 Lot Tot                | KeyBank                         | 14 | \$962,500    | Empire State Cert. Dev. Corp.  |                   |
| Alliance Bank, N.A.  First Niagara Bank  Chemung Canal Trust Co.  Corning FCU  The Oneida Savings Bank  Syeson  Total 504 Load  Syeson  Total 7(a)& 504 Load  Total 7(a)& 504 Lo                  | Adirondack Bank                 | 10 | \$844,000    | Greater Syracuse Bus. Dev. Co  |                   |
| First Niagara Bank Chemung Canal Trust Co. Corning FCU 6 \$619,500 The Oneida Savings Bank 5 \$980,000 The Oneida Savings Bank 5 \$980,000 The Oneida Savings Bank 5 \$980,000 The Oneida Savings Bank 5 \$725,000 NBT Bank Tioga State Bank Community Bank 4 \$2,455,000 First Niagara Bank Community Bank JPMorgan Chase Bank 4 \$399,800 National Union Bank, Kinderhoo Solvay Bank Saratoga National Bank Saratoga National Bank Saratoga National Bank Berkshire Bank 3 \$350,000 Solvay Bank Saratoga National Bank 3 \$350,000 Solvay Bank Pathfinder Bank 3 \$290,000 Pioneer Savings Bank Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$2,2500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Cor The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | USNY Bank                       | 7  | \$2,126,000  | <b>Operation Oswego County</b> |                   |
| Chemung Canal Trust Co.  Corning FCU  6 \$619,500  The Oneida Savings Bank  5 \$980,000  First Niagara Bank  Community Bank  JPMorgan Chase Bank  4 \$2,455,000  JPMorgan Chase Bank  Solvay Bank  Saratoga National Bank  Ballston Spa National Bank  Corp.  Citizens Bank  Corp.  Citizens Bank  Superior Financial Group, LLC  United Western Bank  Capital Source Bank  1 \$320,000  Capital Source Bank  1 \$320,000  Community Bank  Community Bank  Total 7(a)& 504 Loan  Sold Loan  Sold Third Party Lende  Sold Third Party Loan App  City National Bank  1 \$320,000  Capital Source Bank  National Union Bank, Kinderhook  1 \$220,000  Adirondack Economic Dev. Corp  The Bank Of Bennington  1 \$204,000  REDEC  The Lyons National Bank  1 \$160,000  Columbia Hudson Partnership   | Alliance Bank, N.A.             | 7  | \$874,300    | Total 504 Loan                 | Approvals         |
| Corning FCU  The Oneida Savings Bank  S \$980,000  The Oneida Savings Bank  S \$980,000  HSBC Bank  Tioga State Bank  Community Bank  JPMorgan Chase Bank  A \$464,500  JPMorgan Chase Bank  JPMorgan Chase Bank  Solvay Bank  Saratoga National Bank  Berkshire Bank  Pathfinder Bank  Ballston Spa National Bank  Ballston Spa National Bank  Ballston Spa National Bank  Ballston Spa National Bank  Citizens Bank  Legacy Banks  Tompkins Trust Company  Superior Financial Group, LLC  United Western Bank  Superior Financial Group, LLC  United Western Bank  Sall \$1,200,000  Total Third Party Lende  New York Bus. Devel. Corp.  SEFCU  United Western Bank  Superior Financial Group, LLC  S \$22,500  SEFCU  United Western Bank  S \$1,200,000  Alliance Bank of Greene County  First National Bank of Scotia  Tob Bank  Capital Source Bank  S \$317,000  Alternatives FCU  Newtek Small Bus. Finance Inc.  S \$204,000  REDEC  The Lyons National Bank  Community Bank  National Hulson Partnership   | First Niagara Bank              | 7  | \$808,000    |                                |                   |
| The Oneida Savings Bank  5 \$980,000  Both Third Party Lender HSBC Bank  5 \$725,000  NBT Bank  Tioga State Bank  4 \$2,455,000  First Niagara Bank  Community Bank  4 \$464,500  JPMorgan Chase Bank  JPMorgan Chase Bank  Solvay Bank  5 \$399,800  National Union Bank, Kinderhook  Solvay Bank  Saratoga National Bank  Berkshire Bank  Pathfinder Bank  Ballston Spa National Bank  Ballston Spa National Bank  Ballston Spa National Bank  Sasson  Glens Falls National Bank  Legacy Bank  Tompkins Trust Co.  Citizens Bank  Legacy Banks  Company  Superior Financial Group, LLC  United Western Bank  1 \$2,285,000  City National Bank  1 \$320,000  Capital Source Bank  1 \$317,000  Capital Source Bank  National Union Bank, Kinderhook  1 \$220,000  Alternatives FCU  Newtek Small Bus. Finance Inc.  1 \$211,000  REDEC  The Lyons National Bank  1 \$1,000  REDEC  Columbia Hudson Partnership  | Chemung Canal Trust Co.         | 7  | \$395,000    | Total 7(a)& 504 Loan           | Approvals         |
| HSBC Bank 5 \$725,000 NBT Bank Tioga State Bank 4 \$2,455,000 First Niagara Bank Community Bank 4 \$464,500 JPMorgan Chase Bank JPMorgan Chase Bank 4 \$399,800 National Union Bank, Kinderhook Solvay Bank 3 \$500,000 M&T Bank Saratoga National Bank 3 \$350,000 Solvay Bank Berkshire Bank 3 \$311,500 Community Bank Pathfinder Bank 3 \$290,000 Pioneer Savings Bank Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank 3 \$110,000 Ballston Spa National Bank Legacy Banks 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$320,000 Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp. The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$10,000 Columbia Hudson Partnership   | Corning FCU                     | 6  | \$619,500    |                                |                   |
| Tioga State Bank  Community Bank  4 \$464,500  JPMorgan Chase Bank  JPMorgan Chase Bank  4 \$399,800  National Union Bank, Kinderhood  Solvay Bank  Saratoga National Bank  Berkshire Bank  Pathfinder Bank  Ballston Spa National Bank  3 \$250,000  Glens Falls National Bank  3 \$253,200  Tompkins Trust Co.  Glens Falls National Bank  3 \$110,000  Ballston Spa National Bank  4 \$2,455,000  Pioneer Savings Bank  Tompkins Trust Co.  Glens Falls National Bank  3 \$253,200  Tompkins Trust Co.  Glens Falls National Bank  3 \$110,000  Ballston Spa National Bank  Legacy Banks  2 \$632,000  Ulster Savings Bank  Tompkins Trust Company  2 \$400,000  Alliance Bank  Superior Financial Group, LLC  United Western Bank  1 \$2,285,000  The Bank of Greene County  First National Bank of Scotia  TD Bank  1 \$320,000  Capital Source Bank  National Union Bank, Kinderhook  1 \$220,000  Alternatives FCU  Newtek Small Bus. Finance Inc.  1 \$211,000  Adirondack Economic Dev. Corp.  The Lyons National Bank  1 \$160,000  Columbia Hudson Partnership   | The Oneida Savings Bank         | 5  | \$980,000    | 504 Third Party Lende          | <u>rs</u>         |
| Community Bank 4 \$464,500 JPMorgan Chase Bank  JPMorgan Chase Bank 4 \$399,800 National Union Bank, Kinderhood Solvay Bank 3 \$500,000 M&T Bank  Berkshire Bank 3 \$350,000 Solvay Bank  Berkshire Bank 3 \$311,500 Community Bank  Pathfinder Bank 3 \$290,000 Pioneer Savings Bank  Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co.  Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp.  Citizens Bank 3 \$110,000 Ballston Spa National Bank  Legacy Banks 2 \$632,000 Ulster Savings Bank  Tompkins Trust Company 2 \$400,000 Alliance Bank  Superior Financial Group, LLC 2 \$22,500 SEFCU  United Western Bank 1 \$2,285,000 The Bank of Greene County  Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia  TD Bank 1 \$1,200,000 Total Third Party Loan Apple  City National Bank 1 \$320,000  Capital Source Bank 1 \$317,000 Microloans  National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp  The Bank Of Bennington 1 \$204,000 REDEC  The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | HSBC Bank                       | 5  | \$725,000    | NBT Bank                       |                   |
| JPMorgan Chase Bank Solvay Bank Solvay Bank 3 \$500,000 M&T Bank Saratoga National Bank Berkshire Bank 3 \$311,500 Community Bank Pathfinder Bank 3 \$290,000 Pioneer Savings Bank Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank Legacy Banks 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$3160,000 Columbia Hudson Partnership   | Tioga State Bank                | 4  | \$2,455,000  | First Niagara Bank             |                   |
| Solvay Bank Saratoga National Bank Saratoga National Bank Berkshire Bank Pathfinder Bank Ballston Spa National Bank Ballston Spa National Bank Berkshire Bank Ballston Spa National Ban                  | Community Bank                  | 4  | \$464,500    | JPMorgan Chase Bank            |                   |
| Saratoga National Bank Berkshire Bank Berkshire Bank 3 \$311,500 Community Bank Pathfinder Bank 3 \$290,000 Pioneer Savings Bank Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank Legacy Banks 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank City National Bank 1 \$317,000 City National Bank 1 \$317,000 Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | JPMorgan Chase Bank             | 4  | \$399,800    | National Union Bank, Kinderhoo | k                 |
| Berkshire Bank 3 \$311,500 Community Bank Pathfinder Bank 3 \$290,000 Pioneer Savings Bank Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank 3 \$110,000 Ballston Spa National Bank Legacy Banks 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$1,200,000 Total Third Party Loan Apple City National Bank 1 \$320,000 Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | Solvay Bank                     | 3  | \$500,000    | M&T Bank                       |                   |
| Pathfinder Bank  Ballston Spa National Bank  3 \$253,200 Tompkins Trust Co.  Glens Falls National Bank  3 \$250,000 New York Bus. Devel. Corp.  Citizens Bank  2 \$632,000 Ulster Savings Bank  Legacy Banks  Tompkins Trust Company  2 \$400,000 Alliance Bank  Superior Financial Group, LLC  United Western Bank  1 \$2,285,000 The Bank of Greene County  Small Business Capital, LLC  1 \$2,152,000 First National Bank of Scotia  TD Bank  1 \$1,200,000 Total Third Party Loan Apple  City National Bank  1 \$317,000 Microloans  National Union Bank, Kinderhook  1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc.  1 \$211,000 Adirondack Economic Dev. Corp  The Bank Of Bennington  1 \$204,000 REDEC  Columbia Hudson Partnership   | Saratoga National Bank          | 3  | \$350,000    | Solvay Bank                    |                   |
| Ballston Spa National Bank 3 \$253,200 Tompkins Trust Co. Glens Falls National Bank 3 \$250,000 New York Bus. Devel. Corp. Citizens Bank Legacy Banks 2 \$632,000 Ulster Savings Bank Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$1,200,000 Total Third Party Loan App. City National Bank 1 \$320,000 Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp. The Bank Of Bennington 1 \$204,000 REDEC Columbia Hudson Partnership   | Berkshire Bank                  | 3  | \$311,500    | Community Bank                 |                   |
| Glens Falls National Bank  Glens Falls National Bank  Gitizens Bank  Gitizens Bank  Legacy Banks  Guperior Financial Group, LLC  United Western Bank  Tomall Business Capital, LLC  Tomall Bank  1 \$2,285,000  The Bank of Greene County  First National Bank of Scotia  Total Third Party Loan App  Total Third Party Loan App  Total Third Party Loan App  Gity National Bank  Capital Source Bank  National Union Bank, Kinderhook  Newtek Small Bus. Finance Inc.  The Bank Of Bennington  1 \$204,000  REDEC  Total Third Party Loan Partnership  | Pathfinder Bank                 | 3  | \$290,000    | Pioneer Savings Bank           |                   |
| Citizens Bank Legacy Banks Legacy Banks Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC United Western Bank 1 \$2,285,000 The Bank of Greene County First National Bank of Scotia TD Bank 1 \$1,200,000 Total Third Party Loan Apple City National Bank 1 \$317,000 National Union Bank, Kinderhook 1 \$220,000 The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | Ballston Spa National Bank      | 3  | \$253,200    | Tompkins Trust Co.             |                   |
| Legacy Banks Tompkins Trust Company 2 \$400,000 Alliance Bank Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia TD Bank 1 \$1,200,000 City National Bank 1 \$320,000 Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | Glens Falls National Bank       | 3  | \$250,000    | New York Bus. Devel. Corp.     |                   |
| Tompkins Trust Company 2 \$400,000 Alliance Bank  Superior Financial Group, LLC 2 \$22,500 SEFCU  United Western Bank 1 \$2,285,000 The Bank of Greene County  Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia  TD Bank 1 \$1,200,000 Total Third Party Loan Apple  City National Bank 1 \$320,000  Capital Source Bank 1 \$317,000 Microloans  National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp  The Bank Of Bennington 1 \$204,000 REDEC  The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | Citizens Bank                   | 3  | \$110,000    | Ballston Spa National Bank     |                   |
| Superior Financial Group, LLC 2 \$22,500 SEFCU United Western Bank 1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia  TD Bank 1 \$1,200,000 Total Third Party Loan Apple City National Bank 1 \$320,000 Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | - ·                             |    | •            | _                              |                   |
| United Western Bank  1 \$2,285,000 The Bank of Greene County Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia  TD Bank 1 \$1,200,000 City National Bank 1 \$320,000 Capital Source Bank National Union Bank, Kinderhook 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | Tompkins Trust Company          | 2  | \$400,000    | Alliance Bank                  |                   |
| Small Business Capital, LLC 1 \$2,152,000 First National Bank of Scotia  TD Bank 1 \$1,200,000 Total Third Party Loan Appr City National Bank 1 \$320,000  Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | •                               | 2  |              | SEFCU                          |                   |
| TD Bank 1 \$1,200,000 Total Third Party Loan Appr<br>City National Bank 1 \$320,000<br>Capital Source Bank 1 \$317,000 Microloans<br>National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp. The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | United Western Bank             | 1  | \$2,285,000  | The Bank of Greene County      |                   |
| City National Bank 1 \$320,000  Capital Source Bank 1 \$317,000 Microloans  National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp  The Bank Of Bennington 1 \$204,000 REDEC  The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | Small Business Capital, LLC     | 1  | \$2,152,000  | First National Bank of Scotia  |                   |
| Capital Source Bank 1 \$317,000 Microloans National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp The Bank Of Bennington 1 \$204,000 REDEC  The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | TD Bank                         | 1  | \$1,200,000  | Total Third Party Loan App     | rovals            |
| National Union Bank, Kinderhook 1 \$220,000 Alternatives FCU  Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp  The Bank Of Bennington 1 \$204,000 REDEC  The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | City National Bank              | 1  | \$320,000    |                                |                   |
| Newtek Small Bus. Finance Inc. 1 \$211,000 Adirondack Economic Dev. Corp. The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | Capital Source Bank             | 1  | \$317,000    | <u>Microloans</u>              |                   |
| The Bank Of Bennington 1 \$204,000 REDEC The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership  | National Union Bank, Kinderhook | 1  | \$220,000    | Alternatives FCU               |                   |
| The Lyons National Bank 1 \$160,000 Columbia Hudson Partnership   | Newtek Small Bus. Finance Inc.  | 1  | \$211,000    | Adirondack Economic Dev. Corp. |                   |
|   | The Bank Of Bennington          | 1  | \$204,000    | REDEC                          |                   |
| Unity Bank 1 \$160,000 <b>Total Microloan A</b>   | The Lyons National Bank         | 1  | \$160,000    | Columbia Hudson Partnership    |                   |
|   | Unity Bank                      | 1  | \$160,000    | Total Microloan A              | pprovals          |

Syracuse District Office Page 5

## Syracuse SBA District Loan Approvals - YTD FY 11 (10/1/10 - 01/31/11) by dollar amount

| ar Bank 20 \$6,621,300 and brik Bus. Devel Corp. 19 \$5,353,800 and 25 \$2,947,200 at tate Bank 4 \$2,455,000 at tate Bank 4 \$2,285,000 at tate Bank 7 \$2,126,000 at tate Bank 8 \$1,200,000 at tate Bank 9,62,500 at tate Bank 9,62,600 at tate Bank 9,600 at tate B   | SBA 7(a) Loan Approvals         |    |              |                                | SBA 7(a) Loan Approvals       | SBA 7(a) Loan Approvals          |
|--|---------------------------------|----|--------------|--------------------------------|-------------------------------|----------------------------------|
| ork Bus. Devel Corp.         19         \$5,353,800           ink         25         \$2,947,200           tate Bank         4         \$2,455,000           Western Bank         1         \$2,285,000           dank         7         \$2,152,000           dank         7         \$2,126,000           dank         7         \$2,126,000           dank         7         \$2,126,000           dariondack Trust Company         15         \$1,451,500           k         1         \$1,200,000           deida Savings Bank         5         \$980,000           deida Savings Bank         5         \$980,000           deida Savings Bank         5         \$980,000           deida Savings Bank         14         \$962,500           de Bank, N.A.         7         \$874,300           dack Bank         10         \$844,000           agara Bank         7         \$808,000           dank         5         \$725,000           Banks         2         \$632,000           gar FCU         6         \$619,500           Bank         3         \$500,000           dan Chase Bank         4         \$464,500  | M&T Bank                        | 77 | \$14,803,000 |                                | Steuben Trust Co.             | Steuben Trust Co. 1              |
| tate Bank Vestern  | ive Star Bank                   | 20 | \$6,621,300  |                                | Superior Financial Group, LLC | Superior Financial Group, LLC 2  |
| tate Bank  Western Bank  Western Bank  1 \$2,455,000  Bank  7 \$2,126,000  Brank  7 \$2,126,000  Brank  1 \$1,200,000  Brank  1 \$1,200,000  Brank  1 \$962,500  Brank  1 \$808,000  Brank  1 \$808,000  Brank  1 \$808,000  Brank  1 \$1,200,000  Brank  1 \$962,500  Brank  1 \$808,000  Brank  1 \$808,000  Brank  1 \$1,200,000  Brank  1 \$808,000  Brank  1 \$1,200,000  Brank  2 \$632,000  Brank  3 \$500,000  Brank  4 \$464,500  Brank  5 \$725,000  Brank  4 \$464,500  Brank  5 \$725,000  Brank  5 \$1,451,500  Brank  5 \$1,451,500  Brank  5 \$1,451,500  Brank  6 \$1,500  Brank  6 \$1,000  Brank  7 \$2,126,000  Brank  7 \$2,126,000  Brank  7 \$2,126,000  Brank  7 \$2,126,000  Brank  7 \$1,000  Brank  7 \$1,000  Brank  1 \$1  | New York Bus. Devel Corp.       | 19 | \$5,353,800  |                                | Total 7(a) Loan Approvals     | Total 7(a) Loan Approvals 275    |
| Western Bank       1       \$2,285,000         Jusiness Capital, LLC       1       \$2,152,000         Jank       7       \$2,126,000         Jirondack Trust Company       15       \$1,451,500         Jk       1       \$1,200,000         Jeida Savings Bank       5       \$980,000         Jeida Savings Bank       5       \$980,000         Jeida Savings Bank       10       \$844,000         Jeida Bank       10       \$844,000         Jeida Bank       10       \$844,000         Jeida Bank       10       \$844,000         Jeida Bank       2       \$632,000         Jeida Bank       3       \$500,000         Jeins Trust Company       2       \$400,000         Jeins Trust Company       3       \$350,000         Jeins Trust Company       3       \$399,800         Jeins Canal Trust Co.       7       \$395,000         Jeins Bank       3       \$350,000         Jeins Bank       3       \$311,500         Jeins B  | NBT Bank                        | 25 | \$2,947,200  |                                |                               |                                  |
| Susiness Capital, LLC  Sank  | Tioga State Bank                | 4  | \$2,455,000  |                                | 504 Loan Approvals            | 504 Loan Approvals               |
| Bank       7       \$2,126,000         irondack Trust Company       15       \$1,451,500         k       1       \$1,200,000         eeida Savings Bank       5       \$980,000         ok       14       \$962,500         ee Bank, N.A.       7       \$874,300         dack Bank       10       \$844,000         agara Bank       7       \$808,000         aank       5       \$725,000         Banks       2       \$632,000         g FCU       6       \$619,500         Bank       3       \$500,000         Junity Bank       4       \$464,500         Junity Bank       4       \$464,500         Junity Bank       4       \$400,000         Jan Chase Bank       4       \$399,800         Jan Chase Bank       4       \$399,800         Jan Chase Bank       3       \$350,000         Jan Chase Bank       3       \$350,000         Jan Chase Bank       3       \$320,000         Jan Chase Bank       3       \$320,000         Jan Chase Bank       3       \$311,500         Jan Chase Bank       3       \$253,200         Jan Chase Bank </td <td>United Western Bank</td> <td>1</td> <td>\$2,285,000</td> <td></td> <td>Empire State Cert. Dev. Corp.</td> <td>Empire State Cert. Dev. Corp. 24</td>  | United Western Bank             | 1  | \$2,285,000  |                                | Empire State Cert. Dev. Corp. | Empire State Cert. Dev. Corp. 24 |
| irondack Trust Company   | Small Business Capital, LLC     | 1  | \$2,152,000  | Grea                           | ater Syracuse Bus. Dev. Co.   | ater Syracuse Bus. Dev. Co. 2    |
| k  | USNY Bank                       | 7  | \$2,126,000  | Operation                      | on Oswego County              | on Oswego County 1               |
| leida Savings Bank         5         \$980,000         Total           ok         14         \$962,500         504           ok         10         \$874,300         NBT Bank           dack Bank         10         \$844,000         NBT Bank           agara Bank         7         \$808,000         First Niagara           ank         5         \$725,000         JPMorgan Ch           Banks         2         \$632,000         National Uni           Banks         2         \$632,000         National Uni           Bank         3         \$500,000         Solvay Bank           Junity Bank         4         \$464,500         Community Initial Commu  | The Adirondack Trust Company    | 15 | \$1,451,500  |                                | Total 504 Loan Approvals      | Total 504 Loan Approvals 27      |
| ok         14         \$962,500           de Bank, N.A.         7         \$874,300         SO4 Third           dack Bank         10         \$844,000         NBT Bank           agara Bank         7         \$808,000         First Niagara Bank           Jank         5         \$725,000         JPMorgan Chase           Banks         2         \$632,000         National Union B           Bank         3         \$500,000         Solvay Bank           Bank         3         \$500,000         Solvay Bank           Jank         4         \$464,500         Community Bank           Jank         4         \$464,500         Community Bank           Jank         4         \$400,000         Pioneer Savings Bank           Jank         4         \$399,800         Tompkins Trust Company           Jank         4         \$399,800         Tompkins Trust Company           Jank         3         \$350,000         Ballston Spa National Bank           Jank         3         \$350,000         Ballston Spa National Bank           Jank         3         \$317,000         Alliance Bank           Jank         3         \$253,200         First National Bank   | TD Bank                         | 1  | \$1,200,000  |                                |                               |                                  |
| e Bank, N.A. 7 \$874,300 NBT Bank dack Bank 10 \$844,000 NBT Bank sagara Bank 7 \$808,000 First Niagara Bank ank 5 \$725,000 JPMorgan Chase Bank Banks 2 \$632,000 National Union Bank 5 \$500,000 Solvay Bank 2 \$640,000 Pioneer Savings Bank 2 \$400,000 Pioneer Savings Bank 3 \$400,000 Pioneer Savings Bank 2 \$400,000 Pioneer Savings Bank 2 \$400,000 Pioneer Savings Bank 3 \$400,000 Pioneer Savings Bank 3 \$400,000 Pioneer Savings Bank 5 \$400,000 Pioneer Savings Pioneer Savings Pioneer Savings Pioneer Savings Pioneer Sa   | The Oneida Savings Bank         | 5  | \$980,000    | Total 7(a)8                    | 504 Loan Approvals            | & 504 Loan Approvals 302         |
| dack Bank agara Bank agara Bank 5 \$725,000 JPMorgan Chase Bank Banks 2 \$632,000 National Union Bank, Bank Bank 3 \$500,000 Solvay Bank Jan Chase Bank Jan Cha  | KeyBank                         | 14 | \$962,500    |                                |                               |                                  |
| agara Bank 7 \$808,000 First Niagara Bank Bank 8 \$725,000 JPMorgan Chase Bank Banks 2 \$632,000 National Union Bank, K Bank Bank 3 \$500,000 Solvay Bank Unity Bank 4 \$464,500 Community Bank Bank Bank Bank Bank Bank Bank Bank   | Alliance Bank, N.A.             | 7  | \$874,300    | 504 Third Part                 | <u>y Lenders</u>              | <u>y Lenders</u>                 |
| JPMorgan Chase Bank Banks 2 \$632,000 National Union Bank, Kin Bank Bank 3 \$500,000 Solvay Bank Unity Bank 4 \$464,500 Community Bank Jan Chase Bank 4 \$399,800 Tompkins Trust Co. Ing Canal Trust Co. Jan National Bank 3 \$350,000 Ballston Spa National Bank Jins Bank 3 \$317,000 Alliance Bank Jan Chase Bank 3 \$317,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Greene Cour Jan Spa National Bank 3 \$250,000 The Bank of Scc  Jan Valor Dank Of Bennington 1 \$204,000 Alternatives FCU Jan Shational Bank 1 \$160,000 Adirondack Economic December 1 \$100,000 REDEC Jank 1 \$160,000 REDEC Jank 1 \$160,000 REDEC Jank 1 \$160,000 Columbia Hudson Partner Jan Spa National Hudson Partner Jan Spa Nat   | Adirondack Bank                 | 10 | \$844,000    | NBT Bank                       |                               | 5                                |
| Banks 2 \$632,000 National Union Bank, Kinder Spa National Union Bank 3 \$500,000 Solvay Bank 4 \$464,500 Community Bank 5 \$399,800 Tompkins Trust Co. 7 \$395,000 Ballston Spa National Bank 1 \$320,000 Ulster Savings Bank 5 \$311,500 SEFCU 5 \$311,500 SEFCU 5 \$311,500 SEFCU 5 \$320,000 Total Third Party Loan 5 \$311,000 Alternatives FCU 5 \$310,000 Alternatives FCU 5 \$310,0  | First Niagara Bank              | 7  | \$808,000    | First Niagara Bank             |                               | 2                                |
| g FCU Bank 3 \$500,000 Solvay Bank unity Bank 4 \$464,500 Community Bank ins Trust Company 2 \$400,000 Pioneer Savings Bank gan Chase Bank 4 \$399,800 Tompkins Trust Co. 7 \$395,000 Ballston Spa National Bank tional Bank 5 \$320,000 Ulster Savings Bank Source Bank 1 \$317,000 Alliance Bank ire Bank 3 \$311,500 SEFCU der Bank 3 \$253,200 First National Bank of Greene County all Union Bank, Kinderhook 1 \$220,000 K Small Bus. Finance Inc. 1 \$211,000 Microloans ank Of Bennington 1 \$160,000 Adirondack Economic Dev. Gank Sala Salak 3 \$110,000 Columbia Hudson Partnersh   | HSBC Bank                       | 5  | \$725,000    | JPMorgan Chase Bank            |                               | 2                                |
| Bank 3 \$500,000 Solvay Bank unity Bank 4 \$464,500 Community Bank ins Trust Company 2 \$400,000 Pioneer Savings Bank gan Chase Bank 4 \$399,800 Tompkins Trust Co. Ing Canal Trust Co. 7 \$395,000 New York Bus. Devel Corp. Iga National Bank 3 \$350,000 Ballston Spa National Bank Itional Bank 1 \$320,000 Ulster Savings Bank Source Bank 1 \$317,000 Alliance Bank ire Bank 3 \$311,500 SEFCU Ider Bank 3 \$290,000 The Bank of Greene County In Spa National Bank 3 \$253,200 First National Bank of Scotia Ifalls National Bank 3 \$250,000 In Small Bus. Finance Inc. 1 \$211,000 In K of Bennington 1 \$204,000 Alternatives FCU In Shational Bank 1 \$160,000 Adirondack Economic Dev. Columbia Hudson Partnerships In Spa National Bank 1 \$160,000 REDEC In Shational Hudson Partnerships In Spa National Bank 1 \$160,000 Columbia Hudson Partnerships In Spa National Hudson Partnerships I  | Legacy Banks                    | 2  | \$632,000    | National Union Bank, Kinderh   | nook                          | nook 2                           |
| unity Bank 4 \$464,500 Community Bank ins Trust Company 2 \$400,000 Pioneer Savings Bank gan Chase Bank 4 \$399,800 Tompkins Trust Co. New York Bus. Devel Corp. ga National Bank 3 \$350,000 Ballston Spa National Bank tional Bank 1 \$320,000 Ulster Savings Bank Source Bank 5 \$317,000 Alliance Bank ire Bank der Bank 3 \$290,000 The Bank of Greene County In Spa National Bank 3 \$253,200 First National Bank of Scotia First National Bank of Scotia Total Third Party Loan Ap al Union Bank, Kinderhook 1 \$220,000 In Spa National Bank 3 \$250,000 Alternatives FCU In Shall Bus. Finance Inc. 1 \$211,000 Alternatives FCU In Shall Bank 1 \$160,000 REDEC In Shall Bus Hudson Partnership  | Corning FCU                     | 6  | \$619,500    | M&T Bank                       |                               | 2                                |
| ins Trust Company 2 \$400,000 Pioneer Savings Bank gan Chase Bank 4 \$399,800 Tompkins Trust Co. ng Canal Trust Co. 7 \$395,000 New York Bus. Devel Corp. ga National Bank 3 \$350,000 Ballston Spa National Bank tional Bank 1 \$320,000 Ulster Savings Bank Source Bank 1 \$317,000 Alliance Bank ire Bank 3 \$311,500 SEFCU der Bank 3 \$290,000 The Bank of Greene County in Spa National Bank 3 \$253,200 First National Bank of Scotia falls National Bank 3 \$250,000 K Small Bus. Finance Inc. 1 \$211,000 Microloans ink Of Bennington 1 \$204,000 Alternatives FCU ions National Bank 1 \$160,000 REDEC is Bank 3 \$110,000 Columbia Hudson Partnership  | Solvay Bank                     | 3  | \$500,000    | Solvay Bank                    |                               | 2                                |
| gan Chase Bank 4 \$399,800 Tompkins Trust Co. ng Canal Trust Co. 7 \$395,000 New York Bus. Devel Corp. ga National Bank 3 \$350,000 Ballston Spa National Bank tional Bank 1 \$320,000 Ulster Savings Bank Source Bank 1 \$317,000 Alliance Bank ire Bank 3 \$311,500 SEFCU der Bank 3 \$290,000 The Bank of Greene County n Spa National Bank 3 \$253,200 First National Bank of Scotia falls National Bank 3 \$250,000 al Union Bank, Kinderhook 1 \$220,000 ax Small Bus. Finance Inc. 1 \$211,000 Microloans nk Of Bennington 1 \$204,000 Alternatives FCU ons National Bank 1 \$160,000 REDEC s Bank 3 \$110,000 Columbia Hudson Partnership  | Community Bank                  | 4  | \$464,500    | Community Bank                 |                               | 2                                |
| ng Canal Trust Co. 7 \$395,000 New York Bus. Devel Corp. ga National Bank 3 \$350,000 Ballston Spa National Bank tional Bank 1 \$320,000 Ulster Savings Bank Source Bank 1 \$317,000 Alliance Bank ire Bank 3 \$311,500 SEFCU der Bank 3 \$290,000 The Bank of Greene County in Spa National Bank 3 \$253,200 First National Bank of Scotia falls National Bank 3 \$250,000 al Union Bank, Kinderhook 1 \$220,000 as Small Bus. Finance Inc. 1 \$211,000 Microloans ink Of Bennington 1 \$204,000 Alternatives FCU ions National Bank 1 \$160,000 REDEC is Bank 3 \$110,000 Columbia Hudson Partnership  | Tompkins Trust Company          | 2  | \$400,000    | Pioneer Savings Bank           |                               | 2                                |
| Sa National Bank  3 \$350,000  Ballston Spa National Bank  tional Bank  1 \$320,000  Ulster Savings Bank  Alliance Bank  Source Bank  3 \$311,500  SEFCU  The Bank of Greene County  In Spa National Bank  3 \$253,200  First National Bank of Scotia  Falls National Bank  3 \$250,000  A Small Bus. Finance Inc.  1 \$211,000  Microloans  Ink Of Bennington  1 \$204,000  Alternatives FCU  Adirondack Economic Dev. Columbia Hudson Partnership  S Bank  3 \$110,000  Columbia Hudson Partnership  | JPMorgan Chase Bank             | 4  | \$399,800    | Tompkins Trust Co.             |                               | 1                                |
| tional Bank  Source Bank  1 \$320,000  Alliance Bank  ire Bank  3 \$311,500  SEFCU  The Bank of Greene County  In Spa National Bank  3 \$253,200  First National Bank of Scotia  Falls National Bank  3 \$250,000  K Small Bus. Finance Inc.  In \$211,000  Microloans  Ink Of Bennington  In \$160,000  REDEC  Se Bank  3 \$110,000  Ulster Savings Bank  Alliance Bank  Alliance Bank  Alliance Bank  SEFCU  The Bank of Greene County  First National Bank of Scotia  Total Third Party Loan App  Microloans  Alternatives FCU  Adirondack Economic Dev. Core  Seank  Seank  Seank  Columbia Hudson Partnership   | Chemung Canal Trust Co.         | 7  | \$395,000    | New York Bus. Devel Corp.      |                               | 1                                |
| Source Bank  1 \$317,000 Alliance Bank  ire Bank  3 \$311,500 SEFCU  The Bank of Greene County  In Spa National Bank  3 \$253,200 First National Bank of Scotia  Falls National Bank  3 \$250,000  I Total Third Party Loan App  I \$220,000  I \$221,000  I \$211,000  I \$211,000  I \$204,000  I \$204,000  I \$160,000  I | Saratoga National Bank          | 3  | \$350,000    | Ballston Spa National Bank     |                               | 1                                |
| ire Bank 3 \$311,500 SEFCU  der Bank 3 \$290,000 The Bank of Greene County In Spa National Bank 3 \$253,200 First National Bank of Scotia  Falls National Bank 3 \$250,000  al Union Bank, Kinderhook 1 \$220,000  ak Small Bus. Finance Inc. 1 \$211,000 Microloans Ink Of Bennington 1 \$204,000 Alternatives FCU Ions National Bank 1 \$160,000 Adirondack Economic Dev. Corpose Bank 1 \$160,000 REDEC  See Bank 3 \$110,000 Columbia Hudson Partnership   | City National Bank              | 1  | \$320,000    | Ulster Savings Bank            |                               | 1                                |
| der Bank 3 \$290,000 The Bank of Greene County In Spa National Bank 3 \$253,200 First National Bank of Scotia Italls National Bank 3 \$250,000 Itall Union Bank, Kinderhook 1 \$220,000 Itall Spanner Span   | Capital Source Bank             | 1  | \$317,000    | Alliance Bank                  |                               | 1                                |
| ralls National Bank 3 \$253,200 First National Bank of Scotia  Total Third Party Loan Apple Total Third   | Berkshire Bank                  | 3  | \$311,500    | SEFCU                          |                               | 1                                |
| Total Third Party Loan Apple al Union Bank, Kinderhook 1 \$220,000 k Small Bus. Finance Inc. 1 \$211,000 Microloans  Ink Of Bennington 1 \$204,000 Alternatives FCU  Ins National Bank 1 \$160,000 Adirondack Economic Dev. Corporate Sank 1 \$160,000 REDEC  Is Bank 3 \$110,000 Columbia Hudson Partnership  | Pathfinder Bank                 | 3  | \$290,000    | The Bank of Greene County      |                               | 1                                |
| al Union Bank, Kinderhook 1 \$220,000 k Small Bus. Finance Inc. 1 \$211,000 <u>Microloans</u> nk Of Bennington 1 \$204,000 Alternatives FCU ons National Bank 1 \$160,000 Adirondack Economic Dev. Corporations tank 1 \$160,000 REDEC s Bank 3 \$110,000 Columbia Hudson Partnership  | Ballston Spa National Bank      | 3  | \$253,200    | First National Bank of Scotia  |                               | 1                                |
| k Small Bus. Finance Inc. 1 \$211,000 <u>Microloans</u> nk Of Bennington 1 \$204,000 Alternatives FCU  ons National Bank 1 \$160,000 Adirondack Economic Dev. Corporately  sank 1 \$160,000 REDEC  s Bank 3 \$110,000 Columbia Hudson Partnership  | Glens Falls National Bank       | 3  | \$250,000    | Total Third Party Loan App     | rovals                        | rovals 27                        |
| nk Of Bennington 1 \$204,000 Alternatives FCU ons National Bank 1 \$160,000 Adirondack Economic Dev. Corporate sank 1 \$160,000 REDEC s Bank 3 \$110,000 Columbia Hudson Partnership   | National Union Bank, Kinderhook | 1  | \$220,000    |                                |                               |                                  |
| ons National Bank 1 \$160,000 Adirondack Economic Dev. Corporately Sank 1 \$160,000 REDEC S Bank 3 \$110,000 Columbia Hudson Partnership   | Newtek Small Bus. Finance Inc.  | 1  | \$211,000    | <u>Microloans</u>              |                               |                                  |
| sank 1 \$160,000 REDEC s Bank 3 \$110,000 Columbia Hudson Partnership  | The Bank Of Bennington          | 1  | \$204,000    | Alternatives FCU               |                               | 8                                |
| s Bank 3 \$110,000 Columbia Hudson Partnership   | The Lyons National Bank         | 1  | \$160,000    | Adirondack Economic Dev. Corp. |                               | . 5                              |
|  | Unity Bank                      | 1  | \$160,000    | REDEC                          |                               | 1                                |
| nira Savings Bank 1 \$72,500 <b>Total Microloan Approx</b>   | Citizens Bank                   | 3  | \$110,000    | Columbia Hudson Partnership    |                               | 1                                |
|  | The Elmira Savings Bank         | 1  | \$72,500     | Total Microloan Approvals      |                               | 15                               |

Syracuse District Office Page 6